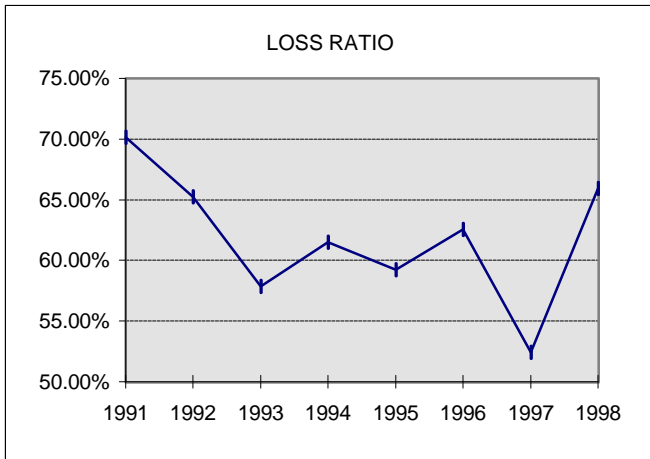
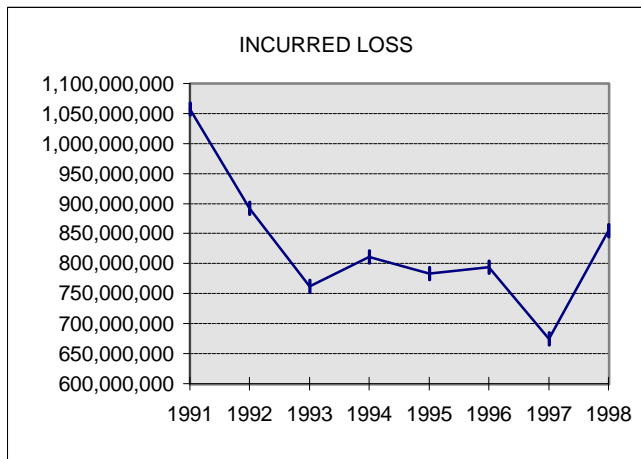
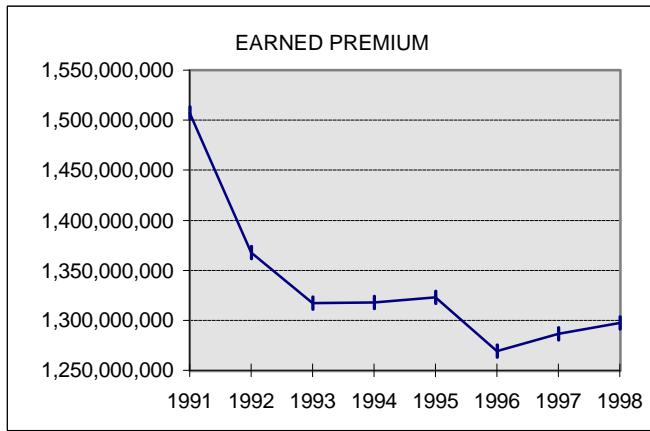
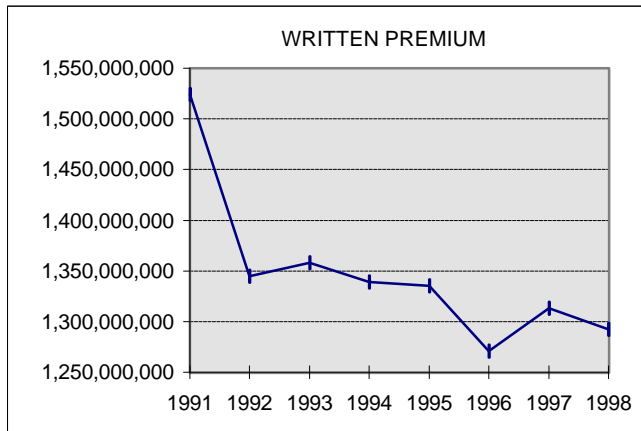


1991-1998 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COMMERCIAL AUTO LIABILITY

	<u>WRITTEN PREMIUM</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
1991	1,524,042,947	1,506,898,875	1,056,853,980	70.13%
1992	1,344,440,114	1,367,496,522	892,153,956	65.24%
1993	1,358,069,005	1,316,967,513	762,029,052	57.86%
1994	1,338,784,852	1,317,682,349	810,575,242	61.52%
1995	1,335,007,833	1,323,125,810	783,837,269	59.24%
1996	1,271,150,159	1,269,507,135	794,415,429	62.58%
1997	1,313,184,757	1,286,243,657	674,349,036	52.43%
1998	1,292,046,497	1,297,097,077	854,948,832	65.91%



Note: This report includes only companies with written premium greater than zero.